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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/819,318	03/28/2001	James K. Cushing	P04481US1	4370

22885 7590 03/08/2007
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DES MOINES, IA 50309-2721

EXAMINER

COLBERT, ELLA

ART UNIT	PAPER NUMBER
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3694

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	03/08/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

09/819,318

Applicant(s)

CUSHING ET AL.

Examiner

Ella Colbert

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 December 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-28,30,52-58 and 64 is/are pending in the application.
- 4a) Of the above claim(s) 52-58 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-28, 30, and 64 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-28, 30, 52-58, and 64 are pending. Group I, Claims 1-28, 30, and 64 were elected and claims 52 –58 were withdrawn without traverse in response to the Election/Restriction requirement and the request for an extension of time filed 12/12/06.
2. The Claim objections for claims 1-26 have been overcome by Applicants' amendment to the claims filed 9/12/06 and is hereby withdrawn.
3. The 35 USC 112 second paragraph rejection for claims 1-3, 20, 23, 26, and 30 has been overcome by Applicants' amendment to the claims filed 9/12/06 and is hereby withdrawn.
4. The Specification and Drawing Objections from the prior Office Action of 9/12/06 have been overcome in part by Applicants' amendment to the Specification and drawings and are hereby withdrawn in part. However, there are remaining Specification and Drawing Objections as set forth here below.

Specification

5. The Specification is objected to because. There are not any labeled columns "52", "54", and "56" in the drawing figures 7A and 7B. Page 13, lines 1-6 recites "Fig. 7 "row 1) ... (see FIG. 7, row 6),". There are not any rows in drawing Fig's 7A and 7B labeled "row 1)" and "row 6". Correction is required. See MPEP § 608.01(b).

Drawings

6. The drawings are objected to because Drawing Figures 7A and 7B do not have column and row labels in the drawings as discussed in the Specification. Corrected drawing sheets in compliance with 37 CFR 1.121(d) are required in reply to the Office

action to avoid abandonment of the application. Any amended replacement drawing sheet should include all of the figures appearing on the immediate prior version of the sheet, even if only one figure is being amended. The figure or figure number of an amended drawing should not be labeled as "amended." If a drawing figure is to be canceled, the appropriate figure must be removed from the replacement sheet, and where necessary, the remaining figures must be renumbered and appropriate changes made to the brief description of the several views of the drawings for consistency. Additional replacement sheets may be necessary to show the renumbering of the remaining figures. Each drawing sheet submitted after the filing date of an application must be labeled in the top margin as either "Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are not accepted by the examiner, the applicant will be notified and informed of any required corrective action in the next Office action. The objection to the drawings will not be held in abeyance.

Claim Rejections - 35 USC § 112

7. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

8. Claim 1 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In claim 1 the "Business Logic Component" is not understood from reading the Specification and from viewing the drawings. Applicants' are respectfully requested to

point out in the Specification and the drawings what this component is and what function(s) it performs.

Claim Rejections - 35 USC § 103

9. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

10. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

12. Claims 1-17 and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,041,313) Gilbert et al, hereafter Gilbert alone.

Claim 1. Gilbert discloses, A new method for designing group retirement plans for prospective plan sponsors, eliminating the need for a sales representative in retirement plan design, the method comprising: providing a Web site hosted by at least one

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computer in communication with a computer network the Web site having a business logic component for merging a plan sponsor's business needs with retirement plan design (col. 12, line 3-col. 13, line 25); collecting information from the plan sponsor through the web site, the information relating to the plan sponsor's business objectives (col. 12, lines 42-67); analyzing the information using the business logic component (col. 13, lines 5-25); and Gilbert discloses generating a retirement plan with plan rules appropriate to the plan sponsor's business objectives (col. 4, line 64-col. 5, line 16). Gilbert does not expressly disclose the component is "a business logic component". However, Gilbert as best as can be understood as to what Applicants' mean by "a business logic component", Gilbert performs a type of business analysis with the employee information view. It would have been obvious to one having ordinary skill in the art at the time the invention was made to use a business logic component for the analysis of collected information and to incorporate in Gilbert in view of Gilbert's disclosure of a welcome "home page-main menu" in col. 12, lines 3-5 and a computer network including the Internet in col. 19, lines 44-53. Analyzing business information according to a retirement planning sponsor's objectives is old and well known in the art of sponsored retirement planning for employees. For example, contributing to the Government's Thrift Savings Plan (TSP) requires the collection of information from the government organization. Recently the Lifecycle Funds (L Funds) became part of the retirement plan design to enable an employee to select a year of retirement with the plan being designed according to the amount of risk the employee is willing to incur.

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To have business logic software (a component) for this purpose saves time and makes the analysis of information more timely and is a better means of performing an analysis of collected information.

Claim 2 Gilbert discloses, The method of claim 1 wherein the computer network is a wide area Network (col. 19, lines 44-49 and fig. 1).

Claims 3 and 30. Gilbert failed discloses, The method of claim 1 wherein the computer network is the Internet (col. 19, lines 44-55).

Claim 4 Gilbert discloses, The method of claim 1 wherein the group retirement plan is a defined contribution retirement plan (col. 16, lines 53-67 and fig. 50).

Claim 5. Gilbert discloses, The method of claim 1 wherein the information relating to the plan sponsor's business objectives includes one or more reasons of the plan sponsor for providing the retirement plan (col. 5, lines 8-16, lines 47-51, and col. 5, line 66 –col. 6, line 40).

Claim 6. Gilbert, and Edelman failed to disclose, The method of claim 5 wherein the one or more reasons for providing the retirement plan include attracting and retaining employees. Official Notice is taken that it is old and well known to use a retirement plan as one of the attractive features of an organization for purposes of retention of employees. Attracting and retaining employees is one of the features used when employees apply for a job with an organization. If an organization can attract and retain employees, it economical because to have to continue to train new employees is not cost effective for any organization. Employees look for a good retirement plan when interviewing with an organization.

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Claim 7. Gilbert discloses, The method of claim 1 wherein the information relating to the plan sponsor's business objectives includes an identification of plan participants intended to benefit under the retirement plan (col. 7, lines 1-23 and lines 35-65).

Claim 8. Gilbert discloses, The method of claim 1 wherein the information relating to the plan sponsor's business objectives includes participant access to retirement accounts retirement (col. 9, lines 29-45).

Claim 9. Gilbert discloses, The method of claim 1 wherein at least one of the plan rules relates to plan participant eligibility (col. 5, line 66-col. 6, line 8).

Claim10 Gilbert discloses, The method of claim 1 wherein at least one of the plan rules relates to plan sponsor contribution amounts under the retirement plan (col. 5, line 66-col. 6, line 8).

Claim 11. Gilbert discloses, The method of claim 1 wherein at least one of the plan rules relates to profit sharing contributions under the retirement plan (col. 5, lines 47-51).

Claim 12. Gilbert discloses, The method of claim 1 wherein at least one of the plan rules relates to vesting of participant contributions under the retirement plan (col. 6, lines 2-8 and col. 14, line 20-27).

Claim 13. Gilbert discloses, The method of claim I which at least one of the plan makes relates to loans offered under the retirement plan (col. 9, lines 29-45 and col. 13, lines 39-49).

Claim 14. Gilbert discloses, The method of claim 1 wherein the plan rules relate to participant eligibility, plan sponsor contribution amounts, vesting of plan sponsor

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contributions, and loans offered under the retirement plan (col. 5, line 66-col. 6, line 8 and col. 9, lines 29-45).

Claim 15. Gilbert discloses, The method of claim 1 further comprising the step of presenting to the plan sponsor one or more of the plan rules for review by the plan sponsor (col. 14, line 58-col. 15, line 3).

Claim 16. Gilbert discloses, The method of claim 15 further comprising the step of facilitating a selection of one or more alternative plan rules by the plan sponsor (col. 16, lines 44-62 and col. 17, lines 17-28).

Claim 17. Gilbert discloses, The method of claim 16 further comprising the step of presenting to the plan sponsor one or more business consequences corresponding to the selection of the one or more alternative plan rules (col. 17, lines 29-63).

Claim 28. Gilbert discloses, The method of claim 5 further comprising the step of facilitating a selection by the plan sponsor of one or more investment options for participants under the defined contribution retirement plan (col. 17, lines 17-26 –shows a list of investment options).

13. Claims 19-27 and 64 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,041,313) Gilbert et al, hereafter Gilbert as applied to claims 1-18 and 28 above, and further in view of (US 6,064,986) Edelman.

Claim 18. Gilbert failed to disclose, The method of claim 1 further comprising the step of generating an application for a retirement plan contract based upon the plan rules.

Edelman discloses, The method of claim I further comprising the step of generating an application for a retirement plan contract based upon the plan rules (col. 21, lines 6-52).

Claim 19 Gilbert failed to disclose, The method of claim 18 further comprising the step of electronically transmitting to the plan sponsor the application. Edelman discloses, The method of claim 18 further comprising the step of electronically transmitting to the plan sponsor the application (col. 22, line 52- col. 23, line 2).

Claim 20. Gilbert failed to disclose, The method of claim 19 wherein the application is adapted to be executed and electronically submitted by the plan sponsor to apply for the retirement plan contract. Edelman discloses, The method of claim 19 wherein the application is adapted to be executed and electronically submitted by the plan sponsor to apply for the retirement plan contract (col. 23, lines 10-21).

Claim 21. Gilbert failed to disclose, The method of claim 18 further comprising the step of generating a service agreement for the retirement plan. Edelman discloses, The method of claim 18 further comprising the step of generating a service agreement for the retirement plan (col. 25, lines 37-53).

Claim 22. Gilbert failed to disclose, The method of claim 21 further comprising the step of electronically transmitting to the plan sponsor the service agreement. Edelman discloses, The method of claim 21 further comprising the step of electronically transmitting to the plan sponsor the service agreement (col. 25, lines 18-36).

Claim 23. Gilbert failed to disclose, The method of claim 22 wherein the service agreement is to be adopted and electronically submitted by the plan sponsor. Edelman

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discloses, The method of claim 22 wherein the service agreement is to be adopted and electronically submitted by the plan sponsor (col. 24, line 45-col. 25, line 53).

Claim 24. Gilbert failed to disclose, The method of claim 20 further comprising the steps of generating an adoption of plan document. Edelman discloses, The method of claim 20 further comprising the steps of generating an adoption of plan document (col. 25, lines 37-53).

Claim 25. Gilbert failed to disclose, The method of claim 24 further comprising the step of electronically transmitting to the plan sponsor the adoption of plan document.

Edelman discloses, The method of claim 24 further comprising the step of electronically transmitting to the plan sponsor the adoption of plan document (col. 25, lines 37-53).

Claim 26. Gilbert failed to disclose, The method of claim 25 wherein the adoption of plan document is to be adopted and electronically submitted by the plan sponsor. Edelman discloses, The method of claim 25 wherein the adoption of plan document is to be adopted and electronically submitted by the plan sponsor (col. 24, line 45-col. 25, line 53).

Claim 27. Gilbert and Edelman failed to disclose, The method of claim 1 further comprising the steps collecting information from the plan sponsor relating to the plan sponsor's business and evaluating the information to determine whether the plan sponsor is eligible for the retirement plan design via the Web site. Official notice is taken that it is old and well known to collect information from a plan sponsor relating to the plan sponsor's business and evaluate the information to determine whether the plan sponsor is eligible for the retirement plan design via the Web site. Performing the

collection for information for a retirement plan design via a Web site is a more economical and faster way to market the retirement plan design.

It would have been obvious to one having ordinary skill in the art at the time of the invention to modify Gilbert to include this step. Inclusion of this step would enable a retirement planner to have a more economical and faster way to market the retirement plan design.

Claim 64. Gilbert failed to disclose, The method of claim 25 further comprising the step of electronically receiving an application fee from the plan sponsor. Edelman discloses, The method of claim 25 further comprising the step of electronically receiving an application fee from the plan sponsor (col. 23, lines 10-21).

It is old and well known to perform the method steps of claims 17-27 and 64 when seeking a retirement plan sponsor. It is well known that the retirement plan's sponsor rules are reviewed by the applicant, the application is submitted if the applicant is interested, then a retirement plan agreement (contract) is signed, then the application is submitted to the plan sponsor, then the service agreement is sent to the plan sponsor, the agreement is adopted by both parties involved, and a fee is charged for the application.

Conclusion

14. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Corlett et al (US 6,253,192) disclosed personal financial planning using a financial model.

Grant et al (US 5,878,405) disclosed pension planning and participant decision making.


Inquiries

15. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Tuesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

February 28, 2007


ELLA COLBERT
PRIMARY EXAMINER